

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: HENRY G. MARMOL, SR.	§	Case No. 09-73787
RUTH M. MARMOL	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2009.
- 2) The plan was confirmed on 02/22/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/06/2011.
- 6) Number of months from filing or conversion to last payment: 22.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,590.00.
- 10) Amount of unsecured claims discharged without full payment: \$23,741.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 18,544.00	
Less amount refunded to debtor	\$ 139.21	
<b>NET RECEIPTS</b>		<b>\$ 18,404.79</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,170.05	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,170.05</b>
Attorney fees paid and disclosed by debtor:	\$ 1,774.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY SCOTT A BENTLEY	Lgl	3,500.00	3,774.00	3,774.00	2,000.00	0.00
AMCORE BANK NA	Sec	0.00	36,698.14	0.00	0.00	0.00
CITIMORTGAGE INC	Uns	243,287.17	0.00	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	1,610.00	1,617.40	1,180.67	1,180.67	205.79
AMERICAN HONDA FINANCE CORP	Uns	0.00	54.00	490.73	490.73	24.78
BENEFICIAL FINANCE	Uns	12,946.22	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	992.22	996.01	996.01	996.01	0.00
CINDY RAUSCHENBERGER	Uns	460.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	1,215.03	1,064.36	1,064.36	1,064.36	55.14
FOOT FIRST PODIATRY PCCL	Uns	289.62	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	901.30	905.00	905.00	905.00	46.84
GOLF SURGICAL CENTER	Uns	592.01	NA	NA	0.00	0.00
HOME DEPOT	Uns	5,162.58	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	779.82	746.16	746.16	746.16	46.36
HSBC	Uns	1,360.57	NA	NA	0.00	0.00
HSBC	Uns	1,360.57	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	1,749.80	1,864.17	1,864.17	1,864.17	96.64
THE BUREAUS INC	Uns	2,773.76	2,890.54	2,890.54	2,890.54	179.53

**Scheduled Creditors:**

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ECAST SETTLEMENT	Uns	996.01	995.98	995.98	995.98	51.57
WORLD FINANCIAL NETWORK	Uns	375.50	488.75	488.75	488.75	25.12
MEA - ST. JOHSEPHS CARE	Uns	80.00	NA	NA	0.00	0.00
ORTHOPEDIC SURGERY	Uns	233.89	NA	NA	0.00	0.00
ORTHOPEDIC SURGERY	Uns	226.20	NA	NA	0.00	0.00
ORHTOPEDIC SURGERY	Uns	335.30	NA	NA	0.00	0.00
PHYSICAL THERAPY INSTITUTE OF	Uns	107.50	NA	NA	0.00	0.00
SHERMAN HEALTH	Uns	587.30	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Uns	0.00	NA	NA	0.00	0.00
ALBERTO MARMOL	Uns	0.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Uns	0.00	2,712.06	2,712.06	2,712.06	168.54

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,180.67	\$ 1,180.67	\$ 205.79
<b>TOTAL SECURED:</b>	\$ 1,180.67	\$ 1,180.67	\$ 205.79
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 13,153.76	\$ 13,153.76	\$ 694.52

**Disbursements:**

Expenses of Administration	\$ 3,170.05	
Disbursements to Creditors	\$ 15,234.74	
<b>TOTAL DISBURSEMENTS:</b>		\$ 18,404.79

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/19/2011

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.